



TCC's Quarterly Community Newsletter

Single Mother Households

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"Children living in households headed by single mothers were nearly five times more likely...to be living in poverty in 2001"

It has long been known that households headed by single mothers are at higher risk for a variety of problems. This knowledge was again supported by a recent study by the Child Trends₁ organization:

- "Children living in households headed by single mothers were nearly five times more likely as children in households headed by married parents to be living in poverty in 2001 39 percent versus 8 percent.... This held among all racial and ethnic groups:
- -Non-Hispanic white children living in households headed by single mothers (at 29 percent) were nearly six times as likely to be poor as non-Hispanic white children living in households headed by married parents (at 5 percent).
- -The poverty rate for black children living in households headed by single mothers was 47 percent; almost five times the rate for black children living with married parents (at 10 percent).
- Among Asian or Pacific Islander children, 27 percent living in households headed by single mothers were poor, compared to 9 percent living in households headed by married parents."

A 1999 study conducted by The Center on Budget and Policy Priorities indicates a similar picture:

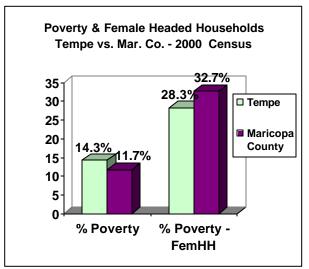
"...it was found that between 1995 and 1997 the income of the poorest 20 percent of female-headed families with children fell an average of \$580 per family. The study included the families' use of food stamps, housing subsidies, the Earned Income Tax Credit, and other benefits. Even when these benefits are included, these families have incomes below three-quarters of the poverty line. Additionally, studies have found that single mothers on welfare rarely find full-time, permanent jobs at adequate wages. Recent welfare legislation has focused on child support enforcement. However, full payment of child support only constitutes a small portion of the total cost of raising a child."

According to the Annie E. Casey Foundation, the effects of lower incomes are many: "...kids from poor families too often lack the opportunities and assets that will help them become successful adults. They are more apt to suffer childhood illnesses, fall behind academically, become teen parents, and drop out of school than children from more affluent families—and they are more likely to be unemployed as adults.... Parents in low-wage jobs often struggle to keep their families on an even keel because they lack the basic emergency and day-to-day supports that parents in better jobs take for granted. These supports include accessible child care for preschool and school-aged kids; health

care for family members; workplace policies that give employees flexibility to attend to critical child- and family-related issues; and efforts to reinforce strong, two parent families."

The 2000 Census figures show that Tempe's poverty rate is similar to that of Maricopa County. The chart below compares Tempe to Maricopa County as a whole for persons living in poverty.

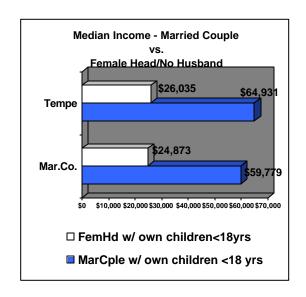
| Poverty – 2000 Census | Tempe | | | Maricopa County | | |
|--|--------------|---------|-----------------|-----------------|---------|-----------------|
| | #-all income | # below | | #-all income | # below | % below |
| All individuals for whom poverty status is determined | 152,879 | 21,904 | poverty 14.3 | 3,027,299 | 355,668 | poverty 11.7 |
| Under 18 years | 30,474 | 4,402 | 14.4 | 809,787 | 128,711 | 15.9 |
| With related children under 18 years | 30,148 | 4,096 | 13.6 | 803,856 | 123,779 | 15.4 |
| In married-couple families | 21,791 | 1,885 | 8.7 | 589,399 | 60,795 | 10.3 |
| In families with female householder, no husband present | 5,989 | 1,696 | 28.3 | 151,846 | 49,616 | 32.7 |



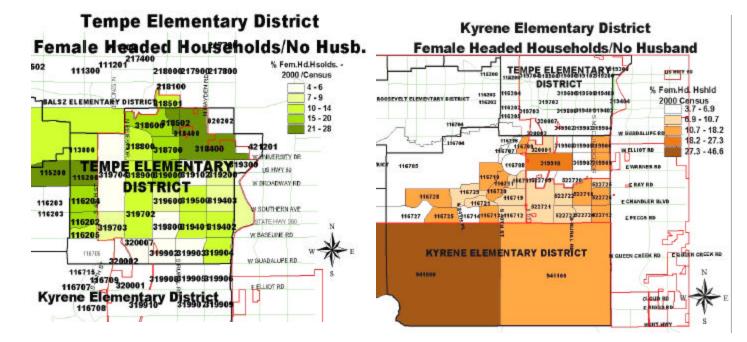
The chart to the left illustrates key points from the table. In Tempe, **14.3%** of the population lived in poverty in 1999 vs. 11.7% in the county as a whole. However, for Female Headed Households/No Husband Present, the percent living in poverty in Tempe rose to **28.3%** vs. 32.7% in the county.

The lower income status of all single mother households, not just those in poverty, is further demonstrated by comparative median income figures from the 2000 Census. The table and the chart below illustrate the disparity in income between all families with children, married couple vs. single mothers. In Tempe, the difference in annual median income between these two groups amounts to \$38,896 fewer dollars for the single mother families.

| MEDIAN INCOME IN 1999 BY | Tempe | Maricopa Co. |
|--------------------------------|----------|--------------|
| SELECTED | | |
| CHARACTERISTICS | | |
| Families | \$55,237 | \$51,827 |
| With own children under 18 | \$50,705 | \$49,063 |
| years | | |
| No own children under 18 years | \$58,859 | \$54,800 |
| Married-couple families | \$64,623 | \$59,378 |
| With own children under 18 | \$64,931 | \$59,779 |
| years | | |
| No own children under 18 years | \$64,297 | \$59,035 |
| Female householder, no husband | \$31,066 | \$29,549 |
| present | | |
| With own children under 18 | \$26,035 | \$24,873 |
| years | | |
| No own children under 18 years | \$39,148 | \$39,488 |



Where are they? – The two maps that follow show where larger percentages of households with female heads /no husband present live in the two Tempe area school districts. The Tempe Elementary District encompasses the City of Tempe north of Guadalupe Road and some areas outside the city limits. In the Kyrene District, the large census tracts on the south end of the district are in the Gila River Indian Reservation. In some instances, census tract areas do not follow school district lines.



Earned Income Tax Credit – Of particular interest to low income single mother families is the federal Earned Income Tax Credit (EITC) for low-income wage earners. As the Annie E. Casey Foundation comments, "It takes time for unskilled, inexperienced workers to acquire the education and training needed to move up the economic ladder.... a powerful way to supplement earnings and build assets is through federal and state tax credits. The most successful is the federal Earned Income Tax Credit (EITC), which alone lifted almost 2.5 million children out of poverty in 1998. The EITC offers a strong incentive to work by rewarding earnings with a 'refundable' tax credit that can amount to as much as \$4,000 a year."

TCC co-sponsored an extensive local campaign in 2002-03 to promote awareness of EITC and help low-income Tempeans do their taxes and claim the credit when eligible. To claim EITC, one must have some earned income. Qualifying upper income limits for 2002 are:

- * \$33,178 with more than one qualifying child may be eligible for up to \$4,140 credit.
- * \$29,201 with one qualifying child may be eligible for up to \$2,506.
- * \$11,060 with no qualifying children may be eligible for up to \$376. (subject to age limits)

The Internal Revenue Service has told Tempe officials that over \$46,000,000 in EITC credits could have been claimed in Tempe last year but were not. Many of those claimants could have been single mother families.

Resources for Single Mother Families – To some extent, human services that help single parent families are the same services that help all parents and children (e.g., Communities in Schools). However, some services are either specifically targeted to single parent families (e.g., Open Horizons child care for parenting teens) or the clientele of the program includes single mother families. From the Agency Review funding of Tempe non-profit agencies in FY 2002-03, the following programs may be especially helpful for single parent families.

| AGENCY | TEMPE SERVICE | # SERVED 1999-00 |
|--------------------------------------|--------------------------------------|---------------------|
| Chrysalis Shelter | Shelter Services | 249 |
| Community Legal Services | Legal Advocacy for Tempe | 50 |
| East Valley Catholic Social Services | My Sister's Place Dom. Viol. Shelter | 29 |
| Sojourner Center | Shelter Services | 20 |

| YWCA | Haven House Transitional Shelter & Haven House Child Care | 20 |
|---------------------------------------|--|-----|
| Association for Supportive Child Care | Ninos en Mi Casa Program & AZ Kith and Kin Project | 50 |
| Open Horizons | Teen Child Care | 10 |
| Valley Big Brothers/Big Sisters | Mentors for parents of single children | 10 |
| Save the Family | Homeless Family Case Management Homeless Children's Program | 132 |

Looking at services that the City of Tempe directly provides, the two programs below operated by the Social Services Division benefit many domestic violence victims.

| CARE 7, Crisis Response Team | The mobile service is called to the scene by Tempe Fire or Police officers to provide 24 hour, on scene, crisis intervention services. The Crisis Response Team is dispatched to calls through the emergency 911 system in an eight-passenger van. The Team responds to traumatic incidents, sexual assault, homicide, bank robberies, attempted or completed suicide, drowning, domestic violence, house fire, loss of loved ones and serious injury accidents. Numbers Served in 2000/2001 : 3,078 |
|---------------------------------|--|
| Family Advocacy Program | A victim support program in conjunction with the Tempe Police Department. A Case Manager serves as liaison between detectives assigned to an investigation and to the victims of crime. The program provides a court companion, crisis counseling, and information/referral to resources available in the community. Domestic violence victims may obtain Orders of Protection from a satellite location away from potential interaction with the perpetrator of violence. Numbers Served in 2000/2001: 353 |

The following program is operated by the City of Tempe Housing Services and benefits many single mother families.

| FAMILY SELF-SUFFICIENCY – Assists Section 8 recipients to become self-sufficient | 13 program |
|--|------------|
| through case management, education & training help, career counseling, child care & | graduates |
| transportation help, parenting skills training, financial planning & budgeting, counseling | |
| education & job training | |
| | |

A number of other programs target help to women, such as the Arizona Women's Education and Employment agency.

BOHLOMILINE

"A mother is she who can take the place of all others but whose place no one else can take."

- Cardinal Mermillod

The problems of single motherhood appear to be a mixture of those resulting from low income and poverty and the related issue of gender discrimination on earning power. The fact that over 28% of Tempe female headed households lived in poverty in 1999 (before the present economic downturn began) points to significant unmet support needs for Tempe single mother families.

